

## ABSTRACT OF THE DISCLOSURE

Embodiments of the present invention are directed to a method and apparatus for public information dynamic financial analysis. In one embodiment, information needed to

5 perform a PIDFA is retrieved from a database. Information not already in a useable format is automatically calculated from the information retrieved. In one embodiment, the information is retrieved by selecting a company from a list of companies for which sufficient information is publicly available. In one embodiment, after information needed to perform a PIDFA is retrieved from a database, a model of a company's assets and liabilities is created. In one

10 embodiment, a company's assets are modeled by a bond model, a cash account model and/or an equities and other investments model. In one embodiment, a pseudo-random number generator is used to model realizations of risks. In one embodiment, many of simulations are run using the pseudo-random number generator for a simulation time period.